

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Toni Kathleen Runkle  
Debtor

Case No. 19-00232-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: May 09, 2024

User: AutoDocket  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2024:**

Recip ID	Recipient Name and Address
db	+ Toni Kathleen Runkle, PO Box 84, Wrightsville, PA 17368-0084
5152170	+ Pionr Midctr, 4700 Belleview Avenue, Suite 300, Kansas City, MO 64112-1359
5152174	+ Woodstone at Massanutten, 1822 Resort Dr, Mc Gaheysville, VA 22840-2241
5179279	+ York County Tax Claim Bureau, 28 East Market Street, York, PA 17401-1501

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: Q3G.COM	May 09 2024 22:44:00	Quantum3 Group LLC, Troia Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5152168	+ EDI: AAFES	May 09 2024 22:44:00	AAFES, PO Box 650060, Dallas, TX 75265-0060
5152169	+ Email/Text: EBNProcessing@afni.com	May 09 2024 18:50:00	Afni, Inc., 404 Brock Drive, PO Box 3097, Bloomington, IL 61702-3097
5167097	+ EDI: AAFES	May 09 2024 22:44:00	Army & Air Force Exchange Services, Attention: GC-G, 3911 S. Walton Walker Blvd., Dallas, TX 75236-1509
5152866	+ EDI: PRA.COM	May 09 2024 22:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5273963	+ EDI: Q3G.COM	May 09 2024 22:44:00	Quantum3 Group LLC as agent for, Troia Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Troia Funding LLC 98083-0788
5273962	EDI: Q3G.COM	May 09 2024 22:44:00	Quantum3 Group LLC as agent for, Troia Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5170110	EDI: Q3G.COM	May 09 2024 22:44:00	Quantum3 Group LLC as agent for, MidCountry Bank, PO Box 788, Kirkland, WA 98083-0788
5157308	EDI: AIS.COM	May 09 2024 22:44:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
5152171	+ EDI: WTRRN BANK.COM	May 09 2024 22:44:00	TD Bank USA / Target Card, PO Box 673, Minneapolis, MN 55440-0673
5180398	+ Email/Text: bncmail@w-legal.com	May 09 2024 18:50:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5152172	+ EDI: TDBANKNORTH.COM	May 09 2024 22:44:00	TD Retail Card Services, 1000 Macarthur Boulevard, Mahwah, NJ 07430-2035
5173908	+ EDI: CBSTDR	May 09 2024 22:44:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
5152173	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	May 09 2024 18:50:00	Toyota Motor Credit Company, PO Box 9013, Addison, TX 75001-9013

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5157928	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	May 09 2024 18:50:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5165442	Email/PDF: bncnotices@becket-lee.com	May 09 2024 19:05:36	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5230978	*	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2024      Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Keri P Ebeck	on behalf of Creditor Consumer Portfolio Services Inc. kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com;politicsci2@gmail.com;agilbert@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Toni Kathleen Runkle pmurphy@dplglaw.com kgreene@dplglaw.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1

**Toni Kathleen Runkle**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2960

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-00232-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Toni Kathleen Runkle  
aka Toni Kathleen Hessberger5/9/24**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**